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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J.LBR 9004-1

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Attorney for Specialized Loan Servicing LLC as servicing agent for MEB Loan Trust IV

In re:

Yvette Holmes aka Yvette Galarza

Debtor.

Order Filed on August 17, 2022 by Clerk **U.S. Bankruptcy Court District of New Jersey**

Chapter 13

Case No. 22-10367-VFP

Hearing Date: July 21, 2022

Judge Vincent F. Papalia

ORDER VACATING AUTOMATIC STAY AND CO-DEBTOR STAY

The relief set forth on the following page is hereby **ORDERED**.

DATED: August 17, 2022

Honorable Vincent F. Papalia United States Bankruptcy Judge Upon the motion of Specialized Loan Servicing LLC as servicing agent for MEB LOAN TRUST IV ("movant") under Bankruptcy Code section 362(d) for relief from the automatic stay and section 1301 for relief from the co-debtor stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay and co-debtor stay are vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

X Real property more fully described as:

290 Bergen St., Newark, New Jersey 07103

It is further **ORDERED** that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further **ORDERED** that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.